

Triad Wealth Partners, LLC
Form CRS Customer Relationship Summary

November 22, 2024

Triad Wealth Partners LLC (“we,” “our” or “us”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker dealers, investment adviser, and investing.

What investment services and advice can you provide me?

We provide investment advisory and financial planning and consulting services to a variety of clients, including retail investors and other investment advisers and their end clients. We invest client assets primarily pursuant to investment models using an appropriate mix of investments, which may include investment vehicles, equities, fixed incomes and similar investment and asset types, as well as allocations to third party managers/strategies. Generally, we have full discretion to select investments to buy and sell for a client’s account. Clients may impose reasonable restrictions or other requirements with respect to their accounts. If we provide our services on a non-discretionary basis, the client or their primary investment adviser, as applicable, makes the ultimate decision to approve any recommended transaction. Accounts are tailored to address the specific objectives and constraints of each client. We consider a range of client-specific factors, including risk tolerance, time horizon, and cash needs. We monitor investment strategies as part of an ongoing process with account reviews conducted periodically. We may impose minimum account size requirements with respect to certain of our advisory services. Where requested, we provide financial planning and consulting services. As part of these services, we provide recommendations on investments that are not part of our investment strategies. In providing advisory services, we utilize various proprietary and third-party investment strategies. **For additional information, please see our Form ADV, Part 2A Brochure, Items 4 and 7.**

Conversation Starters. Ask your financial professional – *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

What fees will I pay?

We generally offer advisory services for a fee based on assets under management as further described in the client agreement. Certain clients are charged fixed fees. We generally bill our fees in advance on a quarterly basis based upon the value of assets under management on the last day of the previous billing period, as valued by the custodian or another independent third-party. For financial planning and consulting services, we typically charge a negotiable hourly or flat fee. The structure and level of our fees will vary by client based upon the services provided and other considerations deemed relevant by us. All fee arrangements are subject to negotiation. Please see your client agreement for the fees applicable to you.

Our fees are exclusive of other fees and expenses applicable to each client’s account, including brokerage commissions, banking fees, custodial fees, transaction fees and certain investment-related expenses. Our fees are exclusive of the fees and expenses charged by other advisers and investments products. **For additional information regarding applicable fees and expenses, please see our Form ADV Part 2A Brochure, Item 5.**

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Conversation Starters. Ask your financial professional – *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. **At the same time, the way we make money creates some conflicts with your interests.** You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

We are affiliated with an insurance agency/entity, Triad Partners, LLC. Many of our personnel are licensed insurance agents and are compensated for the sale of insurance-related products. Such personnel typically receive a commission for the sale of life insurance-related products. Such commissions are in addition to our advisory fees. This potential for additional compensation creates a conflict of interests because our personnel have a financial incentive to sell life insurance-related products to you.

We manage accounts with the same or similar investment strategy that are subject to different fee arrangements. This presents conflict of interest because we have a financial incentive to favor the accounts that pay higher fees when allocating limited investment opportunities.

We generally charge our fees on the basis of the amount of assets under management, which creates a financial incentive for us to encourage clients to increase the amount of asset in their accounts advised by us. **For additional information, please see** Form ADV, Part 2A brochure and other applicable documents.

Conversation Starters. Ask your financial professional – *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?

Individuals registered as our investment adviser representatives are compensated based on a percentage of the advisory fees payable to us by a client. Many of our advisors are licensed insurance agents and are compensated for the sale of insurance-related products, including to clients. Any such commission paid are in addition to the advisory fees paid by clients. From time to time, we may receive indirect compensation from service providers or vendors in the form of gifts, entertainment, training sessions, tokens of appreciation, meals and/or gratis attendance at industry conferences and educational events.

Do you or your financial professionals have legal or disciplinary history?

No, please visit Investor.gov/CRS for a free and simple search tool to research our firm and your financial professional.

Conversation Starters. Ask your financial professional – *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

For additional information about our services, including up-to-date information about the firm and/or a copy of this disclosure, please contact us, via phone at (785) 830-0000 or email to Dani.Hampton@triadwealthpartners.com.

Conversation Starters. Ask your financial professional – *Who is my primary contact person? Is he or she a representative of an investment adviser or a broker dealer? Who can I talk to if I have concerns about how this person is treating me?*

EXHIBIT
Summary of Material Changes to Triad Wealth Partners LLC Form CRS

Our Form CRS dated March 25, 2024, has been updated as follows:

- Updates throughout to reflect the offering of direct discretionary advisory services, including a description of the services and applicable fees and expenses.
- Enhanced discussion of applicable conflicts of interest.